

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for Secured Creditor

U.S. Bank National Association, as trustee, on behalf of

the holders of the First Franklin Mortgage Loan Trust

2006-FF14 Mortgage Pass-Through Certificates, Series

2006-FF14

In Re:

Robert S. Ellison, Shanell S. Ellison

Debtors.



Order Filed on May 17, 2022

by Clerk

U.S. Bankruptcy Court

District of New Jersey

Case No.: 20-12188 MBK

Adv. No.:

Hearing Date: 4/27/2022 @ 9:00 a.m.

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: May 17, 2022

A handwritten signature in black ink, reading "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors: Robert S. Ellison, Shanell S. Ellison

Case No: 20-12188 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as trustee, on behalf of the holders of the First Franklin Mortgage Loan Trust 2006-FF14 Mortgage Pass-Through Certificates, Series 2006-FF14, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 21 North Ward Street, New Brunswick, NJ, 08901, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Eric Clayman, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 18, 2022 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2022 through April 2022 for a total post-petition default of \$4,085.40 (1 @ \$1,038.35, 3 @ \$1,042.31, less suspense \$79.88); and

It is **ORDERED, ADJUDGED and DECREED** the debtor will make an immediate payment of \$1,038.35; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,047.05 will be paid by Debtor remitting \$507.84 for per month for five months and \$507.85 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on May 1, 2022 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2022, directly to Secured Creditor's servicer, SPS, Inc. P.O. Box 65450, Salt Lake City, UT 84165 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtors: Robert S. Ellison, Shanell S. Ellison

Case No: 20-12188 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

In re:
Robert S. Ellison
Shanell S. Ellison
Debtors

Case No. 20-12188-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: May 17, 2022

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Robert S. Ellison, Shanell S. Ellison, 21 North Ward Street, New Brunswick, NJ 08901-3114

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Allison J. Kiffin	on behalf of Creditor Jersey Central Federal Credit Union collections@peterliska.com
Andrew M. Lubin	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the First Franklin Mortgage Loan Trust 2006-FF14 Mortgage Pass-Through Certificates, Series 2006-FF14 nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the First Franklin Mortgage Loan Trust 2006-FF14 Mortgage Pass-Through Certificates, Series 2006-FF14 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Debtor Robert S. Ellison mail@jenkinsclayman.com JenkinsClayman@jubileebk.net

District/off: 0312-3

User: admin

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Date Rcvd: May 17, 2022

Form ID: pdf903

Total Noticed: 1

Eric Clayman

on behalf of Joint Debtor Shanell S. Ellison mail@jenkinsclayman.com JenkinsClayman@jubileebk.net

Michael J. Milstead

on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the First Franklin Mortgage Loan Trust 2006-FF14 Mortgage Pass-Through Certificates, Series 2006-FF14 michael@milsteadlaw.com

R. A. Lebron

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for U.S. Bank National Association, as trustee, on behalf of the holders of the First Franklin Mortgage Loan Trust 2006-FF14 Mortgage Pass-Through Certifi bankruptcy@fskslaw.com

Rhondi L. Schwartz

on behalf of Debtor Robert S. Ellison mail@jenkinsclayman.com

Rhondi L. Schwartz

on behalf of Joint Debtor Shanell S. Ellison mail@jenkinsclayman.com

Ronald S. Gellert

on behalf of Creditor Citizens Bank N.A. rgellert@gsbblaw.com, abrown@gsbblaw.com

Stephanie F. Ritigstein

on behalf of Debtor Robert S. Ellison mail@jenkinsclayman.com kevin@jenkinsclayman.com

Stephanie F. Ritigstein

on behalf of Joint Debtor Shanell S. Ellison mail@jenkinsclayman.com kevin@jenkinsclayman.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14